



Effective: May 1, 2026

Become an Elevations Credit Union member for life! Each new membership is assessed a one-time \$5 membership fee for access to all membership benefits.

Account Related Fees			Loan Related Fees	
<b>ATM Fees</b>	<b>Amount</b>		<b>Loan Fees</b>	<b>Amount</b>
Withdrawal Fee – Elevations ATMs	Free		Consumer Loan Late Payment <sup>5</sup>	\$15.00
Withdrawal Fee – CO-OP Network ATMs	8 Free per month, \$3.00 each additional		Overdraft Protection Line of Credit <sup>6</sup>	\$30.00 per year
Withdrawal Fee – All Other ATMs	2 Free per month, \$3.00 each additional		<b>Returned Item Fees</b>	<b>Amount</b>
<b>Transaction Processing Fees</b>	<b>Amount</b>		Returned Loan Payments	\$25.00*
Returned Check-Insufficient Funds (NSF) <sup>1</sup>	\$10.00*		<b>Other Optional Services</b>	
Electronic Funds Transfer (EFT) NSF <sup>1</sup>	\$10.00*		<b>Wire Transfer Fees</b>	<b>Amount</b>
Courtesy Pay <sup>2</sup>	\$20.00*		Incoming Wire	\$10.00*
<b>Stop Payment Fees</b>	<b>Amount</b>		Domestic Outgoing Wire	\$20.00*
Stop Payments	\$31.00 per item or series		Foreign Outgoing Wire	\$45.00*
Stop Payments (through online banking)	\$15.00 per item or series		<b>Safe Deposit Box Fee</b>	<b>Amount</b>
<b>Other Fees</b>	<b>Amount</b>		3" x 5" x 21"	\$30.00/year
Garnishment/Levy	\$100.00 per item		5" x 5" x 21"	\$38.00/year
Inactive Account <sup>3</sup>	\$10.00 per month		3" x 10" x 21"	\$45.00/year
Foreign Item Sent For Collection	\$15.00 per item		5" x 10" x 21"	\$65.00/year
Undeliverable Mail Processing <sup>4</sup>	\$3.00		10" x 10" x 21"	\$115.00/year
Official Checks	\$3.00*		Lost Key	\$25.00
In-Branch Card Printing	\$5.00*, one free card per year		Drilled Box	\$200.00
Rush Card Delivery	\$30.00		<b>Research Fees &amp; Copies</b>	<b>Amount</b>
Paper Statement <sup>4</sup>	\$3.00		Requested Check Copy <sup>7</sup>	\$3.00/item
			Requested Statement Copy <sup>7</sup>	\$3.00/item
			Tax Form Copy <sup>7</sup>	\$3.00/item
			Account Research	\$20.00/hour (1 hour minimum)
Most of our accounts are FREE with \$0 Monthly Service Charge unless noted below.				
<b>Account Specific Fees</b>	<b>Monthly Service Fee</b>	<b>How to Waive Monthly Service Fee</b>	*Per occurrence. See Membership and Account Agreement and disclosures for description of services and terms.	
Summit Dividend Checking <sup>8</sup>	\$10.00	Maintain an aggregate daily balance of \$10,000 or more across accounts (excluding IRAs, HSAs, and CDs)	<sup>1</sup> Insufficient Fund Fee (NSF) is charged when an item is processed but must be returned unpaid due to an insufficient available balance to pay the item.	
Peaks Perks Checking	\$8.00	\$1,000 in direct deposits monthly, or 20 debit or credit transactions per month	<sup>2</sup> Courtesy Pay is a service fee charged when an item is honored despite the account not having a sufficient available balance; the fee is not charged until the insufficient available balance exceeds \$25.	
eStyle Checking <sup>6</sup>	\$5.00	Balance greater than \$500	<sup>3</sup> An account is considered inactive when there has been no qualifying activity for 12 months. Fee charged on account balances less than \$200.	
			<sup>4</sup> Per statement per month on eStyle and Buff One Checking.	
			<sup>5</sup> \$15 minimum on consumer loan payments. Please review your loan documents for the late fee specific to your loan.	
			<sup>6</sup> Product no longer offered.	
			<sup>7</sup> Check copies, statement copies, and tax forms are free through online banking.	
			<sup>8</sup> To waive the monthly fee, the member must maintain an aggregate daily balance of \$10,000 or more across Checking, Savings, and Money Market accounts (excluding IRAs, HSAs and CDs). Monthly fee will be assessed if aggregate daily balance drops below \$10,000 at any time during the statement cycle. Balances are calculated by the membership number associated with the Summit Dividend Checking account and shares held under that membership number, excluding the balances held in IRAs, HSAs, and CDs.	

